



IFW

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Polilli et al.

Application No: 10/723,996

Art Unit: 3626

Filing Date: November 26, 2003

Examiner: Not Yet Assigned

For: Methods and Systems for Providing  
Juvenile Insurance Product with  
Premium Waiver Features

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT**

Applicants respectfully submit herewith an Information Disclosure Statement (IDS), an Information Disclosure Citation List and copies of the cited foreign patent documents and non-patent literature. This application was filed after June 30, 2003, and therefore, pursuant to the Official Gazette Notice dated August 5, 2003 waiving requirements under 37 C.F.R. § 1.98(a)(2)(i), this IDS is filed without copies of cited U.S. Patents and/or published applications. The Examiner is requested to consider the cited documents, make them of record, and indicate his or her consideration of the documents by initialing the enclosed Citation List adjacent the citation of each document. Please return a copy of the initialed Citation form to the Applicants' undersigned Attorney.

This IDS is being filed prior to receipt of any action letter in this case. Thus no fee is believed to be due for its filing. In the event that the Office determines that a fee is due, the Commissioner is hereby authorized to charge any such fee to the undersigned attorney's Deposit Account No. 02-4270.

Date: April 11, 2006

I hereby certify that the correspondence attached herewith is being transmitted by first class mail the Commissioner for Patents, Box 1450, Alexandria, VA 22313-1450:

Tabitha Crosier  
Tabitha Crosier

4/11/06  
Date

Respectfully submitted,

Victor Cole

Victor Cole, Reg. No. 56,331  
Brown Raysman Millstein Felder & Steiner  
900 Third Avenue  
New York, NY 10022  
Tel. (212) 895-2000  
Fax (212) 895-2900



Please type a plus sign (+) inside this box →

☐ +

PTO/SB/08A (08-00)  
Approved for use through 10/31/2002. OMB 0651-0031  
U.S. Patent and Trademark Office U.S. DEPARTMENT OF COMMERCE  
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 4

## Complete if Known

Application Number	10/723,996
Filing Date	November 26, 2003
First Named Inventor	Polilli
Group Art Unit	3626
Examiner Name	Not Yet Assigned
Attorney Docket Number	3689/18

## U.S. PATENT DOCUMENTS

Examiner Initials	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
		3,634,669		Soumas et al.	1/11/71	
		4,566,066		Towers	1/21/86	
		4,722,055		Roberts	1/26/88	
		4,989,141		Lyons et al.	1/29/91	
		5,132,899		Fox	7/21/92	
		5,185,696		Yoshino et al.	2/9/93	
		5,231,571		D'Agostino	7/27/93	
		5,479,344		Keziah, Jr.	12/26/95	
		5,502,637		Beaulieu et al.	3/26/96	
		5,523,942		Tyler et al.	6/4/96	
		5,590,037		Ryan et al.	12/31/96	
		5,689,649		Altman et al.	11/18/97	
		5,712,984		Hammond et al.	1/27/98	
		5,752,236		Sexton et al.	5/12/98	
		5,754,980		Anderson et al.	5/19/98	
		5,761,645		Hawkins	6/2/98	
		5,784,696		Melnikoff	7/21/98	
		5,799,287		Dembo	8/25/98	
		5,806,047		Hackel et al.	9/8/98	
		5,812,987		Luskin et al.	9/22/98	
		5,819,230		Christie et al.	10/6/98	
		5,864,828		Atkins	1/26/99	
		5,893,071		Cooperstein	4/6/99	
		5,918,217		Maggioncalda et al.	6/29/99	
		5,933,815		Golden	8/3/99	

Examiner Signature	/Kristine Rapillo/	Date Considered	06/08/2010
-----------------------	--------------------	--------------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.  
<sup>1</sup> Unique citation designation number. <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.  
Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /K.R./

Please type a plus sign (+) inside this box →



PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

# **INFORMATION DISCLOSURE STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

2

of

4

## **Complete if Known**

Application Number	10/723,996
Filing Date	November 26, 2003
First Named Inventor	Polilli
Group Art Unit	3626
Examiner Name	Not Yet Assigned
Attorney Docket Number	3689/18

## **U.S. PATENT DOCUMENTS**

Examiner Initials	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
		5,956,691		Powers	9/21/99	
		5,978,778		O'Shaughnessy	11/2/99	
		5,991,733		Aleia et al.	11/23/99	
		5,991,740		Messer	11/23/99	
		5,999,929		Goodman	12/7/99	
		6,012,044		Maggioncalda et al.	1/4/00	
		6,014,632		Gamble et al.	1/11/00	
		6,021,397		Jones et al.	2/1/00	
		6,026,364		Whitworth	2/15/00	
		6,055,517		Friend et al.	4/25/00	
		6,064,969		Haskins	5/16/00	
		2003/0004844	A1	Hueler	1/2/03	
		2003/0144888	A1	Baron et al.	7/31/03	

## **FOREIGN PATENT DOCUMENTS**

Examiner Initials	Cite No. <sup>1</sup>	U.S. Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
			JP 10228509	A	Kitayama	8/25/98		
			WO 01/50306			7/12/01		
			WO 01/69504			9/20/01		
			WO 02/15457			2/21/02		

Examiner  
Signature

/Kristine Rapillo/

Date  
Considered

06/08/2010

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /K.R./

Please type a plus sign (+) inside this box →



PTO/SB/08A (08-00)  
Approved for use through 10/31/2002. OMB 0651-0031  
U.S. Patent and Trademark Office U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/723,996		
		Filing Date	November 26, 2003		
		First Named Inventor	Polilli		
		Group Art Unit	3626		
		Examiner Name	Not Yet Assigned		
Sheet	3	of	4	Attorney Docket Number	3689/18

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>	
		Anonymous. "A Shopper's Guide to Long-Term Care Insurance," National Association of Insurance Commissioners, 1999, 45 pages.		
		Black, Kenneth Jr. and Harold D. Skipper, Jr. <u>Life Insurance</u> 12 <sup>th</sup> Ed., Englewood Cliffs, NJ, Prentice-Hall, Inc. 1994, Chapters 4 and 7.		
		Brown, Bruce. "KSH-2 Financial Calculator 1.6," <i>PC Week</i> , Vol. 8, No. 31, August 5, 1991, pg. 78.		
		DeSimone, Marcella. "Early Enrollment Period Begins for Federal LTCI Program," <i>National Underwriter</i> , April 1, 2002, Vol. 106, No. 13, pg. 40.		
		English, David. "Get Rich Quick," <i>Comput</i> , Vol. 16, No. 98, September 1994, pg. 38.		
		Feldman, Saul. "Wealthbuilder 2.0," <i>Macworld</i> , Vol. 10, No. 5, May 1993, pg. 146.		
		Granza et al. "Financing Long-Term Care: Employee Needs and Attitudes, and the Employer's Role," International Society of Certified Employee Benefits Specialists 1998 Benefits Quarterly, Vol. 14, No. 4, pp. 60-72.		
		Iglehart, Mark. "Don't Gamble when Planning for Long-Term Care," <i>The National Public Accountant</i> , April 2001, Vol. 46, No. 2, p. 11, 2 pgs.		
		Iverson, Wesley. "From Desktop to the Web," <i>Financial Service ONLINE</i> , March 1999, pg. 42+.		
		<i>Journal of Commerce</i> , "Life Before Death," June 19, 1990, 2 pgs.		
Examiner Signature	/Kristine Rapillo/		Date Considered	06/08/2010

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /K.R./

Please type a plus sign (+) inside this box →



PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031  
U.S. Patent and Trademark Office U.S. DEPARTMENT OF COMMERCE  
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		<b>Complete if Known</b>	
		Application Number	10/723,996
		Filing Date	November 26, 2003
		First Named Inventor	Polilli
		Group Art Unit	3626
		Examiner Name	Not Yet Assigned
Sheet 4	of 4	Attorney Docket Number	3689/18

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		Kerry, Mark E. "Whole Life & an LTC Rider: One Solution to the Long-Term Care Dilemma," <i>Life Association News</i> , Vol. 86, No. 7, July 1991, pp. 71-75.	
		Poglianich, Antonio. "Life Care Communities: Evaluating a Promising Retirement Alternative," <i>Journal of the Institute of Certified Financial Planners</i> , Vol. 9, No. 1, Spring 1988, pp. 29-34.	
		Pullman, Liz. "Personal Finance: CPAs Compute Pluses, Minuses of New Law Allowing Commissions," <i>Los Angeles Times</i> , November 21, 1998.	
		Shipley, Chris. "12 Best Financial-Software Packages," <i>Working Woman</i> , Vol. 18, No. 2, February 1993, pp. 42-43.	
		TIAA-CREF Web Center. "Optional Long-Term Care Benefits," <a href="http://web.archive.org/web/20020210171521/http://www.tiaa-cref.org...">http://web.archive.org/web/20020210171521/http://www.tiaa-cref.org...</a> , retrieved 4/7/05.	
		Ware, Robert C. "Medicare and Medicaid," <i>Life and Health Insurance Sales</i> , Vol. 135, No. 11, November 1992, pp. 28-30.	
Examiner Signature	/Kristine Rapillo/		Date Considered 06/08/2010

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /K.R./